

**Considering one of our PPO plans? With the Freedom Base PPO and Freedom High PPO you have the ability to see either in-network or out-of-network providers. Below you will see some savings examples and a plan comparison to help you understand how the plans work.**

To help you make your decision, here are some plan specifics comparing the Freedom Base PPO and the Freedom High PPO Plan:

	<b>Freedom Base PPO Plan</b>	<b>Freedom High PPO</b>
Calendar year max	\$1,500 per person	\$2,000 per person
Calendar year deductible	\$50/\$150 person/family	\$50/\$150 person/family
Preventive Services	100%	100%
General Services	80%	80%
Major Services	50%	50%
Orthodontia	\$1,000 lifetime	\$1,000 lifetime
<b>Out of Network Reimbursement</b>	<b>45% off the 80<sup>th</sup> percentile of Usual &amp; Customary</b>	<b>90<sup>th</sup> percentile of Usual &amp; Customary</b>

	<b>Visit to In-Network PPO Dentist (Base PPO &amp; High PPO)</b>	<b>Visit to Non-Network Dentist (Base PPO)</b>	<b>Visit to Non-Network Dentist (High PPO)</b>
Normal Charge for Crown	<b>\$1,018</b>	<b>\$1,018</b>	<b>\$1,018</b>
Minus PPO Savings	<b>30%</b>	<b>N/A</b>	<b>N/A</b>
Allowed Amount (in network contracted fee or Out of Network Reimbursement)	<b>\$713</b>	<b>\$699*</b>	<b>\$1,018</b>
Insurance Pays 50% (Major service)	<b>\$357</b>	<b>\$350</b>	<b>\$509</b>
You Pay	<b>\$356</b>	<b>\$668 (\$1,018 - \$350)</b>	<b>\$509</b>
Savings from using a network dentist	<b>\$153</b>	<b>N/A</b>	<b>N/A</b>

*\*Savings may differ based on plan design or where deductibles apply. The average retail charge for the crown is based on internal data, 2014.*

### **How do I find an In Network PPO Provider?**

- **Visit [www.assurantemployeebenefits.com](http://www.assurantemployeebenefits.com)**
  - Go to “For Members”
  - Click on the “Find a Dentist” Link
  - Select PPO Plan and then on the drop down menu click on Assurant® Dental Network
  - If you are already a registered member on our website, enter your login information or register yourself as a new user
  - Enter your search criteria and a list of participating dentists will be provided
- **Call customer service at 877.743.1454 for assistance in locating a PPO dentist**
- **Smartphone App**
  - Go to the Apple or Android App Store
  - Download Assurant Benefit Tools app
  - Open App, click on “Find a Dentist” Enter your login information and your search criteria

Assurant Employee Benefits is the brand name for insurance products underwritten by Union Security Insurance Company and for prepaid products provided by affiliated prepaid dental companies. Plans contain limitations, exclusions, reductions and restrictions. Benefits provided and premium amounts depend upon the plan selected. Contact us for costs and complete details.